

for your **Benefit**



Department of Health and Family Services
Division of Health Care Financing

A newsletter for HIRSP members

Fall 2004

Diabetes: A growing trend in America

Worldwide, 120 million people are diagnosed with diabetes. In the United States alone, one person in 20 has diabetes, and nearly half of these cases are undiagnosed. In addition, 1.3 million people over the age of 20 are newly diagnosed with diabetes each year. Forty percent of Americans aged 40-74, or 41 million people, have "pre-diabetes." The complications stemming from diabetes make it the fifth leading cause of death.

Diabetes is the loss of control of one's blood sugar, or glucose. Insulin, a protein produced by the pancreas, allows blood sugar to pass into the body's cells, which is then converted into energy. When the pancreas produces too little or no insulin, or when the cells do not respond appropriately to the insulin that is produced, blood sugar levels rise. High levels of glucose in the blood may cause end-organ damage and other complications.

Types of diabetes

Diabetes has multiple causes. Type 1, or "insulin-dependent," diabetes occurs when a combination of genetic and environmental factors cause serious damage to the islet cells of the pancreas and subsequently, little or no insulin is produced. Patients with Type 1 diabetes require routine insulin.

Type 2, or adult-onset, diabetes occurs more slowly and makes up about 90 percent of diagnosed cases of diabetes.



Type 2 patients have reduced amounts of insulin and/or insulin resistance. Most people with Type 2 diabetes are older and obese, although more children are being treated for the disease due to obesity.

Type 2 diabetes can come from other sources, such as pancreatitis, pancreatic surgery, and certain drugs.

Symptoms and risk factors

Symptoms of diabetes include:

- Extreme hunger.
 - Extreme thirst.
 - Frequent urination.
 - Sores or bruises that heal slowly.
 - Tingling or numbness, usually in the feet.
 - Unexplained weight loss.
 - Unusual tiredness or drowsiness.
- Blurry vision.
 - Dry, itchy skin.
 - Frequent or recurring infections.

People who are most at risk for Type 2 diabetes are those who have a family history of the disease, are obese, are older adults who have decreased physical activity, or are from certain ethnic groups (including African Americans, Latinos, Native Americans, and Pacific Islanders).

Complications from diabetes arise from elevated blood sugars, a condition called hyperglycemia. These complications include, but are not limited to, injury to the blood vessels leading to heart disease and stroke, vision loss, and kidney injury or failure. Injury to the nerves causing numbness and pain, usually in the feet and legs, is another complication of diabetes. Acute problems may also occur when blood sugars are too low; this condition is called hypoglycemia.

Inside

Choice of Coverage period ends November 1 p. 2

Just what the doctor ordered: A prescription drug primer p. 3

Continued on page 2

Choice of Coverage period ends November 1

In early October, all Plan 1 HIRSP policyholders received a letter informing them that they may switch between Plan 1, Option A (\$1,000 deductible), and Plan 1, Option B (\$2,500 deductible), for coverage in 2005. These policyholders need to inform HIRSP of their decision to switch plans by November 1, 2004.

Changes to coverage made during this "Choice of Coverage" period will become effective on January 1, 2005,

and will remain in effect for the entire year. Likewise, if a policyholder does not change coverage, his or her current coverage option remains in effect for all of 2005.

Switching coverage affects a policyholder's premiums, deductibles, and out-of-pocket costs. Detailed comparisons of the premiums, deductibles, and out-of-pocket costs associated with the two coverage options were included in the Choice of Coverage mailing.

To request a change in coverage, policyholders should complete the *Choice of Coverage Request* form included with the Choice of Coverage mailing and make sure that it reaches HIRSP by November 1. A copy of the Choice of Coverage letter and request form are available on the HIRSP Web site at dhfs.wisconsin.gov/hirsp/. Policyholders should contact HIRSP Customer Service at 1-800-828-4777 or 1-608-221-4551 with questions. ■

Diabetes: A growing trend in America

Continued from page 1

Diagnosis and treatment

Typically, diabetes is diagnosed by administering blood tests that measure an individual's blood sugar level.

Normal blood sugar ranges between 70-100 mg/dl, despite the patient's diet. Generally, two fasting blood sugar test results over 125 mg/dl are needed to diagnose Type 1 and Type 2 diabetes. Some doctors will order a glucose tolerance test if diabetes is suspected.

Patients with "pre-diabetes" have a blood sugar that ranges from 100-125 mg/dl. These patients are much more likely to go on to develop Type 2 diabetes if interventions are not started to prevent or delay the progression of the disease.

Diabetes cannot be cured; therefore, controlling blood sugar is key. Knowledge about the type of diabetes and discipline regarding diet, exercise, weight control, and medication are central to treatment. Many patients

with diabetes, especially Type 2, need to lose weight.

Type 1 diabetics should regularly administer insulin by injection or pump, regulate their diet, and exercise to control their diabetes.

Type 2 diabetics should improve their diet and exercise to lose weight and to control their diabetes. Oral medications that enhance natural insulin are the mainstay of treatment for this group. Some Type 2 patients can maintain control of their blood sugar with diet and exercise alone, while others may require insulin therapy, with or without pills.

In all diabetic patients, monitoring the blood sugar with glucose meters and regular blood tests helps to direct treatment and to avoid problems with blood sugar levels that run too high or too low.

A team approach may be useful in treating diabetes. Treatment may include involving a dietitian to help with education regarding food groups, portion size, timing of meals, or

substitutions. Diabetic practitioners may also advise patients regarding diabetes education, medication dosing, timing, how to handle diabetes during illnesses, and other concerns that may arise.

Thanks to advances in medicine, diabetes can be successfully controlled. The role of the patient is essential in successful diabetes management. Patients with diabetes should follow a diet plan, test their blood sugar, exercise regularly, take any prescribed medication, and learn more about diabetes. Utilizing health care providers and maintaining a balance will give diabetics the best health outcome. ■

Internet references:
www.diabetes.niddk.nih.gov/
www.diabetes.org/
www.ndep.nih.gov/

You may also contact your local chapter of the American Diabetes Association for more information.

Dr. James E. Schneider is the Medical Director for HIRSP.

Just what the doctor ordered: A prescription drug primer

Did you know that taking your medications properly is one of the best ways to avoid future health care costs? Each year, thousands of people fail to get better, end up in the hospital, and spend more money than they have to, simply because they do not take their medications properly. Listed below are some tips to ensure safe and effective medication use.

Before using medications

Before you use any medication, your health care provider should be told:

- If you have ever had an allergic reaction or unusual reaction to any medication, food, or additives (for example, penicillin, yellow dye, or sulfites).
- If you are pregnant or planning to become pregnant. Certain medications may cause birth defects or other problems in your unborn child. All medications used during pregnancy must be carefully considered and should be discussed with your health care provider.
- If you are breast feeding. Some medications may pass into the breast milk and cause unwanted effects in the baby.
- If you are now taking or have taken any medications in the past few weeks. Do not forget over-the-counter (nonprescription) medications such as pain relievers, antacids, cough/cold remedies, and laxatives.
- If you are now taking or have taken any herbal products or supplements in the past few

weeks. Do not forget weight-loss products or herbal teas.

- If you have any other medical problems other than the one(s) for which your medication was prescribed.

Precautions for using medications

Never give your medication to someone else. It has been prescribed for your personal medical problem and may not be the correct treatment for, or may even be harmful to, another person.



Many medications should not be taken with other medications, illicit drugs, or with alcohol. In addition, some medications need to be taken with meals, or on an empty stomach. Follow your health care provider's instructions to help avoid problems.

Before having any kind of surgery (including dental surgery) or emergency treatment, tell the doctor, physician assistant, nurse, or dentist about any medications you are taking.

If you think you have taken an overdose of any medication or if a child has taken a medication by accident, *call your local poison control center or your health care provider at once*. Keep those telephone numbers handy.

Additional information

Learn both the generic and brand names of your medications and write them down for future use.

Many prescriptions may not be refilled unless your pharmacist has

first checked with your health care provider. Do not wait until you have run out of your medication to request a refill. This is especially important if you must take your medication every day.

When traveling, carry your medication with you in a carry-on bag rather than placing it in your checked luggage. Checked luggage may get lost, misplaced, or stored in conditions (hot or cold) that may adversely affect your medication. Make sure a source of medication is available at your destination or take a large enough supply to last during your visit. Take a copy of your written prescription (generic name) with you in case you need it.

Storage of medications

It is important to store your medication properly. Guidelines for proper medication storage include:

- Keep all medications (prescription and nonprescription) out of the reach of children and animals.
- Keep medications in their original containers.
- Store medications away from excessive heat, cold, direct light, and humidity.
- Do not store medications in the bathroom, near the kitchen sink, or in other damp places. Heat and moisture may cause the medication to break down. Also, do not leave the cotton plug in a medication vial that has been opened since it may draw moisture into the container.

Continued on page 4

for your **Benefit**

For Your Benefit seeks to provide information about the Wisconsin Health Insurance Risk Sharing Plan (HIRSP) for HIRSP members and the public.



For Your Benefit is published by the Wisconsin Department of Health and Family Services, Division of Health Care Financing, and circulated free by request. This newsletter is also published on HIRSP's Web site at dhfs.wisconsin.gov/hirsp/. Other information, forms, notifications, and documents are also available on the HIRSP Web site.

You may write to HIRSP at:
HIRSP
6406 Bridge Rd Ste 18
Madison WI 53784-0018

HIRSP's telephone numbers are:
1-800-828-4777 toll free
1-608-221-4551 in the Madison area

PHC 12765 (10/04)

A prescription drug primer

Continued from page 3

- Do not store medications in the refrigerator unless instructed to do so.
- Do not leave medications in an automobile for long periods of time.
- Do not keep outdated medications or medications that are no longer needed. Be sure to discard all outdated medications in a place that is out of the reach of children and animals. ■

Sources:

American Pharmacists Association. Know Your Medicine, Know Your Pharmacist, available at www.aphanet.org/.

The Center for Proper Medication Use. General Information About the Use of Medications, available at www.cpmu.org/.

Bill Dreyer, Pharm D, is the Director of Regional Clinical Pharmacy Accounts for WellPoint Pharmacy Management.